

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known) \_\_\_\_\_

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Katina

First name

J

Middle name

Bring your picture identification to your meeting with the trustee.

McDavis

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

Katina McDavis

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-0636

Debtor 1 Katina J McDavis

Case number (if known)

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

☒ I have not used any business name or EINs.

☐ I have not used any business name or EINs.

Include trade names and doing business as names

Business name(s)

Business name(s)

EINs

EINs

**5. Where you live**

4840 W Iowa St, 2nd Fl  
Chicago, IL 60651

Number, Street, City, State & ZIP Code

Cook

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**If Debtor 2 lives at a different address:**

Number, Street, City, State & ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Katina J McDavis

Case number (if known)

**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☒ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- 
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
- 
9. **Have you filed for bankruptcy within the last 8 years?** ☐ No.
- ☒ Yes.
- |          |                       |      |                 |             |                 |
|----------|-----------------------|------|-----------------|-------------|-----------------|
| District | <u>ilnbke</u>         | When | <u>12/11/17</u> | Case number | <u>17-36595</u> |
| District | <u>ilnbke</u>         | When | <u>7/27/17</u>  | Case number | <u>17-22330</u> |
| District | <u>See Attachment</u> | When |                 | Case number |                 |
- 
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No
- ☐ Yes.
- |          |  |                     |  |
|----------|--|---------------------|--|
| Debtor   |  | Relationship to you |  |
| District |  | When                |  |
| Debtor   |  | Relationship to you |  |
| District |  | When                |  |
- 
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 Katina J McDavis

Case number (if known)

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

*Check the appropriate box to describe your business:*

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).*

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

☒ No.

☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Katina J McDavis

Case number (if known)

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

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- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Katina J McDavis

Case number (if known)

**Part 6: Answer These Questions for Reporting Purposes**

16. What kind of debts do you have?	16a.	<b>Are your debts primarily consumer debts?</b> <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.		
	16b.	<b>Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.		
	16c.	State the type of debts you owe that are not consumer debts or business debts		
<hr/>				
17. Are you filing under Chapter 7?	<input type="checkbox"/> No.	I am not filing under Chapter 7. Go to line 18.		
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	<input checked="" type="checkbox"/> Yes.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?		
	<input checked="" type="checkbox"/> No			
	<input type="checkbox"/> Yes			
<hr/>				
18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000	
<hr/>				
19. How much do you estimate your assets to be worth?	<input checked="" type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion	
<hr/>				
20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion	

**Part 7: Sign Below****For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Katina J McDavis

Katina J McDavis  
Signature of Debtor 1\_\_\_\_\_  
Signature of Debtor 2Executed on March 8, 2018  
MM / DD / YYYYExecuted on \_\_\_\_\_  
MM / DD / YYYY

Debtor 1 Katina J McDavis

Case number (if known) \_\_\_\_\_

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Thomas G. Stahulak

Date

March 8, 2018

Signature of Attorney for Debtor

MM / DD / YYYY

Thomas G. Stahulak 6288620

Printed name

Stahulak & Associates, L.L.C. / GetFiled

Firm name

53 W. Jackson Blvd., Suite 652

Chicago, IL 60604

Number, Street, City, State & ZIP Code

Contact phone (312) 662-1480

Email address

ecf@stahulakandassociates.com

6288620 IL

Bar number & State

Debtor 1 Katina J McDavis

Case number (if known) \_\_\_\_\_

**Fill in this information to identify your case:**

Debtor 1 Katina J McDavis  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number  
 (if known) \_\_\_\_\_

☐ Check if this is an  
 amended filing

**FORM 101. VOLUNTARY PETITION****Prior Bankruptcy Cases Filed Attachment**

<u>District</u>	<u>Case Number</u>	<u>Date Filed</u>
ilnbke	17-36595	12/11/17
ilnbke	17-22330	7/27/17
ilnbke	16-24671	8/01/16
ilnbke	14-37918	10/20/14



Amer Fst Fin  
7330 W. 33rd Street  
Wichita, KS 67205

American First Finance  
3515 N RIDGE RD #200  
Wichita, KS 67205

Arnold Scott Harris, P.C.  
111 W Jackson Blvd, Suite 600  
Chicago, IL 60604

Brother Loan & Finance  
PO Box 396  
Summit Argo, IL 60501

Capital One Bank  
P.O. Box 6492  
Carol Stream, IL 60197

Chase Bank  
National Payment Services  
PO BOX 182223- Dept OH1-1272  
Columbus, OH 43218

Check N Go  
7755 Montgomery Road  
Suite 400  
Cincinnati, OH 45236

Chicago Department of Revenue  
121 N. Lasalle Street  
Room 107A  
Chicago, IL 60602

Choice Recovery  
1550 Old Henderson Rd  
Columbus, OH 43220

Choice Recovery Inc  
PO BOX 20790  
Columbus, OH 43220

City of Chicago \*  
Department of Finance  
P.O Box 88292  
Chicago, IL 60680-1292

Comcast  
P.O. Box 3002  
Southeastern, PA 19398

Comenity Bank  
PO Box 182789  
Columbus, OH 43218

Commonwealth Edison  
1919 SWIFT DR  
CLAIMS & COLLECTIONS  
Oak Brook, IL 60523

Creditor's Discount & Audit Co.  
415 Main St  
Streator, IL 61364

DIRECTV  
2230 E IMPERIAL HWY  
El Segundo, CA 90245

Edward R Szymanski  
PO Box 5358  
Elgin, IL 60121

Eye Center Physicians, Ltd  
1725 W. Harrison Street, Suite 906  
Chicago, IL 60612

First Premier Bank  
601 S Minnesota Ave  
Sioux Falls, SD 57104

Friendly Finance Corp  
6340 Security Blvd, # 200  
Baltimore, MD 21207

Gary A Smiley  
4741 N Western Ave  
Chicago, IL 60625

Goldman and Grant  
205 W Randolph  
Chicago, IL 60606

Great Plains Lending  
1050 East 2nd Street, Box 500  
Edmond, OK 73034

Harris & Harris  
600 W. Jackson Blvd #400  
Chicago, IL 60661

Harry W. Altman  
20 N. Clark #600  
Chicago, IL 60602

Illinois Tollway  
PO Box 5544  
Chicago, IL 60680

Illinois tollway  
Attn: Legal Dept  
2700 Ogden Ave  
Downers Grove, IL 60515

Internal Revenue Service  
PO Box 7346 \*  
Philadelphia, PA 19101

Jefferson Capital System  
PO Box 7999  
Saint Cloud, MN 56302

Jvdb Asc  
P O Box 5718  
Elgin, IL 60121

Linebarger Goggan Blair & Sampson  
PO Box 06152  
Chicago, IL 60606

M3 Financial Services  
10330 W Roosevelt Rd. Suite 200  
Westchester, IL 60154

Markoff Krasny LLC  
29 N. Wacker Dr. #550  
Chicago, IL 60606

MBB  
Bankruptcy Dept  
1460 Renaissance Dr  
Park Ridge, IL 60068

MIDWEST RECOVERY  
2747 W CLAY ST STE A  
Saint Charles, MO 63301

Nationwide Credit & Collection, Inc  
815 Commerce Dr, Suite 270  
Oak Brook, IL 60523-8852

Oppity Finance  
130 E Randolph St  
Suite 3400  
Chicago, IL 60601

Pangea Ventures  
c/o Dean Jennifer  
640 N LaSalle 638  
Chicago, IL 60654

People's Gas Light & Coke  
200 E Randolph St  
Chicago, IL 60601

Peritus Portfolio Services II, LLC  
PO Box 141419  
Irving, TX 75014

Portfolio Recovery  
Po Box 41067  
Norfolk, VA 23541

Premier Bankcard, LLC  
c/o Jefferson Capital Systems LLC  
PO Box 7999  
Saint Cloud, MN 56302

Quantum3 Group LLC  
MOMA Funding  
PO Box 788  
Kirkland, WA 98083

Receivable Performance Management  
20816 44th Ave. W  
Lynnwood, WA 98036

Robert J Semrad & Associates  
20 S Clark 28th Floor  
Chicago, IL 60603

Santander Consumer USA  
PO Box 961245  
Fort Worth, TX 76161

Secretary of State  
Compliance Dept  
2701 S Dirksen Pkwy  
Springfield, IL 62723

Sir Finance  
6140 N Lincoln Ave  
Chicago, IL 60659

Sprint Corp  
Attn: Bankruptcy Dept  
PO Box 7949  
Overland Park, KS 66207

T-Mobile/T-Mobile USA INC  
%American Infosource LP  
4515 N SANTA FE AVE  
Oklahoma City, OK 73118

Trust Rec Sv  
541 Otis Bowen Drive  
Munster, IN 46321

US Bank  
425 Walnut St.  
Cincinnati, OH 45202-3956

US Bank  
Recovery Department  
P.O. Box 5227, ML CN-OH-W15  
Cincinnati, OH 45202-5227

Victoria's Secret  
P.O. Box 659728  
San Antonio, TX 78265

Watermark Physician Services  
7222 W Cermak Rd Ste 301  
Riverside, IL 60546